

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Douglas A. Phillips
aka Doug A. Phillips
Barbara J. Phillips
aka Barbara Jean Phillips, aka Barbara J. Elias, fdba
Chair Covers by Barbara
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.
No Respondents
Respondent(s).

Case No. 17-23784-GLT
Chapter: 13

Related to Document No. 121

Hearing Date: 3/8/23 at 11:00 AM

ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 27th of December, 2022*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 121 by the Chapter 13 Trustee,


It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) *On or before February 10, 2023*, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on *March 8, 2023 at 11:00 AM* in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.*** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is* **SUBJECT TO CLOSURE WITHOUT A DISCHARGE** without further notice or hearing.



Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
Douglas A. Phillips
Barbara J. Phillips
Debtors

Case No. 17-23784-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 27, 2022

User: auto
Form ID: 604

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2022:

Recip ID	Recipient Name and Address
db	+ Douglas A. Phillips, 659 E. Beau Street, Washington, PA 15301-6653
jdb	+ Barbara J. Phillips, 210 Maryland Avenue, Greensburg, PA 15601-3957
cr	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222
cr	+ U.S. Bank National Association, not in its individ, P.O. Box 619096, Dallas, TX 75261-9096
14696371	+ Chase Card Member Services, PO Box 1423, El Paso, TX 79948-1423
14696374	+ Citi Card Member Services, PO Box 183113, Columbus, OH 43218-3113
14696375	Citi Diamond Card Member Services, PO Box 9001037, Louisville, KY 40290-1037
14696376	+ Citi Simplicity Card Member Services, PO BOX 9001037, Louisville, KY 40290-1037
14696383	Dollar Bank, 340 Fourth Avenue, Jefferson, MA 01522-2000
14696382	+ Dollar Bank, Po Box 555, Pittsburgh, PA 15230-0555
14709090	+ Dollar Bank, PO Box 3969, Pittsburgh PA 15230-3969
14696384	+ Dollar Bank Card Services, PO Box 765, Pittsburgh, PA 15230-0765
15209764	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14771661	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14771660	+ Dollar Bank, FSB, c/o Consumer Default Management, PO Box 3969, Pittsburgh, PA 15230-3969
14696385	+ Elliott Federal Credit Union, 920 N 4th St, Jeannette, PA 15644-1499
14696387	Emergency Care Pharmacy, PO Box 37716, Philadelphia, PA 19101-5016
14696406	+ Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398
14696407	+ Wells Fargo Financial Bank, PO Box 14453, Des Moines, IA 50306-3453

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 28 2022 02:29:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14696391	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 28 2022 02:29:00	Honda Financial Services, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005
14696390	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 28 2022 02:29:00	Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101
14699356	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 28 2022 02:29:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14696369	Email/PDF: gecsed@recoverycorp.com	Dec 28 2022 02:32:25	Amazon/Synco, PO Box 960013, Orlando, FL 32896-0013
14696370	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 28 2022 02:29:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14736666	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 28 2022 02:29:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14696378	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2022 02:29:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Dec 27, 2022

Form ID: 604

Total Noticed: 60

14696377	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2022 02:29:00	Citizens Bank, P. O. Box 42113, Providence, RI 20940-2113
14701316	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2022 02:29:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14728921	Email/PDF: bncnotices@becket-lee.com	Dec 28 2022 02:42:49	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14696373	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2022 02:32:21	Citi Card, PO Box 9001037, Louisville, KY 40290-1037
14756295	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2022 02:29:00	Comenity Bank/Overstock, PO Box 183003, Columbus, OH 43218-3003
14696379	Email/PDF: gecsed@recoverycorp.com	Dec 28 2022 02:32:26	Dick's Sporting Goods, c/o Synchrony Bank/ROS, PO Box 530916, Atlanta, GA 30353-0916
14757416	Email/Text: G06041@att.com	Dec 28 2022 02:30:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14700971	Email/Text: mrdiscen@discover.com	Dec 28 2022 02:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
14696380	Email/Text: mrdiscen@discover.com	Dec 28 2022 02:29:00	Discover Financial Services, PO Box 6103, Carol Stream, IL 60197-6103
14696388	Email/Text: collecadminbankruptcy@fnni.com	Dec 28 2022 02:29:00	First Bankcard, c/o First National Bank of Omaha, PO Box 2340, Omaha, NE 68103
14704736	Email/Text: collecadminbankruptcy@fnni.com	Dec 28 2022 02:29:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14696389	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2022 02:32:21	Home Depot Credit Service/CBNA, PO Box 790328, Saint Louis, MO 63179-0328
14696392	Email/PDF: gecsed@recoverycorp.com	Dec 28 2022 02:32:36	JCP/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14696372	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 28 2022 02:32:24	Chase Slate Card Member Services, PO Box 1423, Charlotte, NC 28201-1423
14696393	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 28 2022 02:32:33	JP Morgan Chase Bank, PO Box 78420, Phoenix, AZ 85062-8420
14746712	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 28 2022 02:32:16	JPMorgan Chase Bank, NA, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14696394	Email/Text: PBNCNotifications@peritussservices.com	Dec 28 2022 02:29:00	Kohl's/Cap One, PO Box 2983, Milwaukee, WI 53201-2983
14754981	Email/PDF: resurgentbknofications@resurgent.com	Dec 28 2022 02:32:39	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14696396	Email/PDF: gecsed@recoverycorp.com	Dec 28 2022 02:32:35	Lowe's/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
15180568	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 28 2022 02:29:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14758537	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 02:32:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14697110	+ Email/PDF: rmsced@recoverycorp.com	Dec 28 2022 02:32:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696398	Email/PDF: gecsed@recoverycorp.com	Dec 28 2022 02:32:17	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14759449	Email/Text: bnc-quantum@quantum3group.com	Dec 28 2022 02:29:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Dec 27, 2022

Form ID: 604

Total Noticed: 60

14696399	Email/PDF: gecsed@recoverycorp.com	Dec 28 2022 02:32:26	Sam's Club MC / SYNCB, PO Box 960013, Orlando, FL 32896-0013
14696400	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2022 02:32:39	Sears/CBNA, PO Box 9001055, Louisville, KY 40290-1055
14757445	+ Email/Text: bncmail@w-legal.com	Dec 28 2022 02:29:00	TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14696401	Email/Text: bncmail@w-legal.com	Dec 28 2022 02:29:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
14696402	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2022 02:32:30	The Home Depot Credit Services, c/o CBNA/THD, PO Box 790328, Saint Louis, MO 63179-0328
14696403	+ Email/PDF: gecsed@recoverycorp.com	Dec 28 2022 02:32:26	Toys R US/SYNCB, PO Box 530938, Atlanta, GA 30353-0938
14696404	Email/PDF: gecsed@recoverycorp.com	Dec 28 2022 02:32:25	Walmart CC/SynCB, PO Box 530927, Atlanta, GA 30353-0927
14731171	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 28 2022 02:32:18	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14761152	Email/PDF: bncnotices@becket-lee.com	Dec 28 2022 02:42:47	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696381	*	Discover Financial Services, PO Box 6103, Carol Stream, IL 60197-6103
14696386	*+	Elliott Federal Credit Union, 920 N 4th St, Jeannette, PA 15644-1499
14696395	*	Kohl's/Cap One, PO Box 2983, Milwaukee, WI 53201-2983
14696397	*	Lowe's/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
14696405	*	Walmart CC/SynCB, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Dec 27, 2022

Form ID: 604

Total Noticed: 60

Beth L. Slaby

on behalf of Creditor Dollar Bank FSB bslaby@grenenbirsic.com, mcupec@grenenbirsic.com

Brian Nicholas

on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com

Christopher M. Frye

on behalf of Joint Debtor Barbara J. Phillips chris.frye@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlag
er@steidl-steinberg.com;jseech@steidl-steinberg.com

Christopher M. Frye

on behalf of Debtor Douglas A. Phillips chris.frye@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlag
er@steidl-steinberg.com;jseech@steidl-steinberg.com

David W. Raphael

on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com

Kevin Scott Frankel

on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, logsecf@logs.com

Kristen D. Little

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kdlittleecf@gmail.com

Kristen D. Little

on behalf of Creditor JPMorgan Chase Bank National Association kdlittleecf@gmail.com

Lily Christina Calkins

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com lilychristinacalkins@gmail.com

Lorraine Gazzara Doyle

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the CIM TRU
ldoyle@logs.com, diane@mvrlaw.com;bankruptcy@friedmanvartolo.com

Michael John Clark

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mclark@squirelaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 13